

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

POINT OF SALE AUTOMATIC SAVINGS PROGRAM CONTRIBUTION SYSTEM

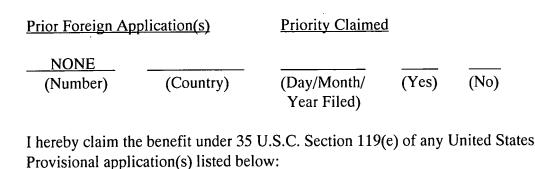
the specification of which is attached hereto.

I further state that I do not know and do not believe that the above-named invention has ever been known or used in the United States before my invention thereof, or patented or described in any printed publication in any country before my invention thereof, or in public use or on sale in the United States more than one year prior to this application; that the invention has not been patented or made the subject of any inventor's certificate in any country foreign to the United States on any application filed by me or my legal representatives or assigns more than six (6) months prior to this application; and that no application for patent or inventor's certificate on the invention has been filed by me or my representatives or assigns in any country foreign to the United States, except as identified below.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment if applicable.

I acknowledge the duty to disclose information to the Patent and Trademark Office all information known to me to be material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed:



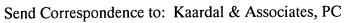
NONE (Application No.) (Filing Date)

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s), or Section 365 (c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, Section 112. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

NONE
(Application No.)
(Filing Date)
(Status - patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith: Ivar M. Kaardal, Registration Number 29,812.



Attn: Ivar M. Kaardal

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Date: Nov.

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Attorney's Docket No. K&A 97-2517 Client's Docket No.

Applicant or Patentee: Serial or Patent Number: Filed or Issued:	BLAIN BARTON	
For:	POINT OF SALE A	UTOMATIC SAVINGS PROGRAM
CONTRIBUTION SYST		
		ON) CLAIMING SMALL ENTITY INDEPENDENT INVENTOR
defined in 37 CFR 1.9(c) f	or purposes of paying re Code, to the Patent and	I qualify as an independent inventor as educed fees under section 41(a) and (b) Trademark Office with regard to the
[X] the specification [] application serion [] patent no.	n filed herewith. al number, issued _	, filed
contract or law to assign, g person who could not be cl person had made the inven	rant, convey or license, lassified as an independention, or to any concern	I and am under no obligation under any rights in the invention to any lent inventor under 37 CFR 1.9(c) if that which would not qualify as a small offit organization under 37 CFR 1.9(e).
	ation under contract or l	ave assigned, granted, conveyed, or law to assign, grant, convey, or license
	, concern, or organizations or organizations liste	
		required from each named person, tion averring to their status as small
-	PLICABLE [] S	NDIVIDUAL MALL BUSINESS CONCERN IONPROFIT ORGANIZATION
I acknowledge the duty to	file, in this application of	or patent, notification of any change in

status resulting in loss of entitlement to small entity status prior to paying, or at the time

of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37CFR 1.28(b)).

Thereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Date: Nov. 1 5T, 1998

NAME OF INVENTOR: BLAIN BARTON

Inventor's Signature